

Consumer Expenditures in 1999



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Consumer units¹ spent \$36,995 on average in 1999, an increase of 4.1 percent over the previous year. This was the largest increase since a 4.8-percent advance was posted in 1996. Spending had risen 2.1 percent in 1998 and 3 percent in 1997. The change in expenditures in 1999 was larger than the 2.2-percent annual average rise in general price levels over the year, as measured by the Consumer Price Index (CPI). This report shows the latest results from the Bureau of Labor Statistics Consumer Expenditure Survey.

Changes in the major components of spending—food, housing, apparel, transportation, health care, entertainment, and personal insurance and pensions—varied in 1999. (See table A.) Of these, the largest increase was for entertainment, 8.3 percent, followed by transportation, 6 percent; food, 4.6 percent; apparel, 4.1 percent; housing and health care, 2.9 percent each; and personal insurance and pensions, 1.6 percent.

There was little change from 1998 to 1999 in the percent distribution of each of the components of total spending. (See table B.) Expenditure shares tend to show little change from year to year, and this stability makes the percent distribution more useful for identifying long-term spending trends than are percent changes in expenditures for a single year. For example, despite the 8.3-percent increase in spending on entertainment in 1999, the share of total expenditures devoted to that component rose just 0.2 percentage points—from 4.9 to 5.1 percent.

The relatively large percent increase in spending on entertainment in 1999 followed 2 consecutive years of decreases in spending on that component—3.7 percent in 1998 and 1.1 percent in 1997. Expenditures rose for all four entertainment subcomponents in 1999 and two of the four showed large increases—television, radios, and sound equipment rose about 14 percent; other entertainment supplies, equipment, and services rose 10 percent; pets, toys, and playground equipment rose 5 percent; and fees and admissions rose 2 percent. Large increases or decreases from one year to the next are not uncommon in the entertainment component because it includes spending on items that can be very expensive and are purchased infrequently, so that relatively small

changes in the percent of consumer units purchasing such items, or purchasing especially costly items, can affect the overall average. For example, the subcomponent comprising other entertainment supplies, equipment, and services includes items such as boats and recreational vehicles that can be quite expensive. The 1999 data classified by the age of the reference person² show that the youngest group (under 25 years) and the group aged 65 and older both posted large increases in spending on entertainment, 18 percent and 19 percent, respectively. For the youngest group, large increases in televisions, radios, and sound equipment (20 percent); pets, toys, and playground equipment (39 percent); and other entertainment supplies, equipment, and services (26 percent) offset a small 2-percent decrease in fees and admissions. For the group aged 65 and older, large increases in fees and admissions (16 percent); televisions, radios, and sound equipment (20 percent); and other entertainment supplies, equipment, and services (50 percent) offset an 11-percent drop in pets, toys, and playground equipment. Average expenditure levels for entertainment for these two age groups were not substantially different in 1999—\$1,149 for the under-25 group versus \$1,238 for the 65-and-older group. The group aged 45 to 54 spent the most on entertainment in 1999—\$2,367—and also had the highest average income.

The 6-percent increase in transportation expenditures in 1999 followed relatively small increases of 2.5 percent in 1998 and 1.2 percent in 1997. Transportation, the second largest expenditure component, accounted for 19.0 percent of total spending in 1999. The spending increase of 11.5 percent for the purchase of vehicles subcomponent was primarily responsible for the increase in the overall transportation component, although gasoline and motor oil expenditures and other transportation expenditures also contributed to the overall increase, rising by 3.7 and 2.2 percent, respectively. Spending on the other subcomponent, public transportation, fell by 7.5 percent in 1999. Vehicle purchases is the largest transportation subcomponent, accounting for 47 cents of every transportation dollar spent in 1999. Changes in this subcomponent tend to fluctuate from year to year, as relatively small changes in the percent of consumer units buying such expensive, infrequently purchased items can

¹ See the glossary at the end of this report for a definition of *consumer unit*.

² See the glossary at the end of this report for a definition of *reference person*.

have a large effect on the overall average. Expenditures on both new and used vehicles rose in 1999 but especially so for new trucks, which include the popular sport utility vehicles. Spending on gasoline and motor oil, which accounts for about 15 percent of total transportation expenditures, rose 3.7 percent in 1999 following a 7.4-percent decrease a year earlier. The 1999 spending increase reflects the rise in gasoline prices of 9.3 percent, as shown by the CPI. Other transportation expenses, accounting for almost a third of the transportation total, rose 2.2 percent. This category includes expenditures for such items as vehicle insurance, maintenance, and repairs; vehicle finance charges; and rentals and leases. Spending on the remaining subcomponent, public transportation, fell 7.5 percent in 1999. It includes airline, ship, and train fares, as well as intracity mass transit, and accounts for about 6 percent of total transportation.

Spending on food rose almost 5 percent in 1999, following a 0.2-percent increase in 1998 and a 2.2-percent increase in 1997. Reversing a pattern noted during the preceding 3 years, the 1999 increase in spending for food at home was greater than that for food away from home, although the difference between the two expenditure categories was not large. Spending on food at home rose 2.6 percent in 1996 and 0.1 percent in 1997, fell 3.5 percent in 1998, and then rose 4.9 percent in 1999. In comparison, spending on food away from home rose 7.1 percent in 1996, 5.4 percent in 1997, 5.7 percent in 1998, and 4.2 percent in 1999. A growing economy and rising numbers of dual-income families contributed to steady increases in spending on food away from home over the 1996-99 period. When 1999 data are classified by the size of the consumer unit, they show that two-person and four-person consumer units increased their spending on food the most, by 8.8 percent and 6 percent, respectively. Two-person consumer units had the largest increase in spending on food at home, 9.2 percent, while four-person consumer units had the greatest increase for food away from home, 8.7 percent. The smallest increase in spending on food at home was by single persons, 2.9 percent, while spending on food away from home actually decreased, by 1.5 percent, for three-person consumer units. On average, food away from home accounted for 42 cents of the total food dollar in 1999, about the same amount as in 1998 but up from the average of 39 cents in 1996.

The 4.1-percent increase in spending on apparel in 1999 followed consecutive years of decreased spending in 1997 (-1.3 percent) and 1998 (-3.2 percent). Increases of 5.5 percent for men's and boys' clothing, 7.8 percent for footwear, and 10 percent for other apparel products and services offset an 8.2-percent decrease in clothing for children under 2, and a small 0.6-percent increase for women's and girls' clothing. The other apparel products and services category includes expensive items such as watches and jewelry, as well as items such as laundry and dry cleaning, and is subject to fluctuation from one year to the next. The share of total spending allocated to apparel and services fell from 5.2 percent in 1996 to 4.7 percent in 1999. According to expenditure

data classified by the region of residence, average spending on apparel actually fell in three of the four regions in 1999, but the large 25-percent increase in the West offset decreases of about 2 percent in each of the other regions. Spending in the West region increased sharply for all the subcomponents of apparel, with the exception of the relatively minor subcomponent, clothing for children under 2. In the West, spending rose 22 percent for men's and boys' clothing; 21 percent for women's and girls' clothing; 30.5 percent for footwear; and 44.8 percent for other apparel products and services. The large 1999 increase in spending on apparel in the West region followed a decrease of 5.9 percent the previous year.

Spending on housing, which is the largest expenditure component and accounts for almost a third of total spending, rose 2.9 percent in 1999, following increases of 3.9 percent in 1998 and 4.9 percent in 1997. Well over half, 58 percent, of the average housing dollar went for shelter, for which expenditures rose 5 percent in 1999. Spending on housekeeping supplies and household operations, relatively small subcomponents of housing, rose by 3.3 and 22 percent, respectively. Household operations includes such items as care for the elderly, invalids, handicapped, and so forth, and daycare centers, nursery, and preschool, which may be quite expensive and can contribute to fluctuations in spending on household operations from year to year. The increases in these subcomponents offset decreases in spending on utilities, fuels, and public services (1.2 percent) and housefurnishings and equipment (6.4 percent) in 1999. Data classified by quintiles of before-tax income³ show that 1999 changes in spending on housing were greatest for consumers in the two highest income quintiles—5.4 percent for the fourth quintile and 5.9 percent for the fifth quintile. Expenditures by the lowest three quintiles increased by 0.5 percent, 3.2 percent, and 1.2 percent, respectively. Large increases in the household operations and shelter subcomponents contributed to the large increases in the overall housing component for the two highest quintiles.

Out-of-pocket spending on health care rose 2.9 percent in 1999, following increases of 3.4 percent in 1998 and 4 percent in 1997. Spending on health insurance, which is the largest subcomponent of health care and accounted for slightly less than half of the overall component, rose just 1.1 percent in 1999. Spending on medical services rose 3.0 percent, that for drugs (prescription and nonprescription) increased 6.9 percent, and expenditures for medical supplies were up 6.9 percent. Average spending on health care by the youngest age group (reference person under 25) was up sharply in 1999, rising 23.8 percent, while spending by the oldest group (reference person aged 75 or older) rose 3.9 percent over the period. The large increase in spending by the youngest group was spread across all the health care subcomponents. Despite having the largest percent increase in health care

³ See the glossary at the end of this report for a definition of *quintiles of income before taxes*.

Table A. Average annual expenditures of all consumer units and percent changes, Consumer Expenditure Survey, 1997-99

Item	1997	1998	1999	Percent change	
				1997-98	1998-99
Number of consumer units (in thousands)	105,576	107,182	108,465		
Income before taxes ¹	\$39,926	\$41,622	\$43,951		
Averages:					
Age of reference person	47.7	47.6	47.9		
Number of persons in consumer unit	2.5	2.5	2.5		
Number of earners	1.3	1.3	1.3		
Number of vehicles	2.0	2.0	1.9		
Percent homeowner	64	64	65		
Average annual expenditures	\$34,819	\$35,535	\$36,995	2.1	4.1
Food	4,801	4,810	5,031	.2	4.6
Food at home	2,880	2,780	2,915	-3.5	4.9
Cereals and bakery products	453	425	448	-6.2	5.4
Meats, poultry, fish, and eggs	743	723	749	-2.7	3.6
Dairy products	314	301	322	-4.1	7.0
Fruits and vegetables	476	472	500	-.8	5.9
Other food at home	895	858	896	-4.1	4.4
Food away from home	1,921	2,030	2,116	5.7	4.2
Alcoholic beverages	309	309	318	-	2.9
Housing	11,272	11,713	12,057	3.9	2.9
Shelter	6,344	6,680	7,016	5.3	5.0
Utilities, fuels, and public services	2,412	2,405	2,377	-.3	-1.2
Household operations	548	546	666	-.4	22.0
Housekeeping supplies	455	482	498	5.9	3.3
Housefurnishings and equipment	1,512	1,601	1,499	5.9	-6.4
Apparel and services	1,729	1,674	1,743	-3.2	4.1
Transportation	6,457	6,616	7,011	2.5	6.0
Vehicle purchases (net outlay)	2,736	2,964	3,305	8.3	11.5
Gasoline and motor oil	1,098	1,017	1,055	-7.4	3.7
Other vehicle expenses	2,230	2,206	2,254	-1.1	2.2
Public transportation	393	429	397	9.2	-7.5
Health care	1,841	1,903	1,959	3.4	2.9
Entertainment	1,813	1,746	1,891	-3.7	8.3
Personal care products and services	528	401	408	-24.1	1.7
Reading	164	161	159	-1.8	-1.2
Education	571	580	635	1.6	9.5
Tobacco products and supplies	264	273	300	3.4	9.9
Miscellaneous	847	860	867	1.5	.8
Cash contributions	1,001	1,109	1,181	10.8	6.5
Personal insurance and pensions	3,223	3,381	3,436	4.9	1.6
Life and other personal insurance	379	398	394	5.0	-1.0
Pensions and Social Security	2,844	2,982	3,042	4.9	2.0

¹ Income values are derived from "complete income reporters" only.

Table B. **Distribution of total annual expenditures by major category, Consumer Expenditure Survey, 1996-99**

Item	1996	1997	1998	1999
Average annual expenditures	100.0	100.0	100.0	100.0
Food	13.9	13.8	13.5	13.6
Food at home	8.5	8.3	7.8	7.9
Food away from home	5.4	5.5	5.7	5.7
Housing	31.8	32.4	33.0	32.6
Apparel and services	5.2	5.0	4.7	4.7
Transportation	18.9	18.5	18.6	19.0
Vehicles	8.3	7.9	8.3	8.9
Gasoline and motor oil	3.2	3.2	2.9	2.9
Other transportation	7.4	7.5	7.4	7.2
Health care	5.2	5.3	5.4	5.3
Entertainment	5.4	5.2	4.9	5.1
Personal insurance and pensions	9.1	9.3	9.5	9.3
Life and other personal insurance	1.0	1.1	1.1	1.1
Pensions and Social Security	8.0	8.2	8.4	8.2
Other expenditures ¹	10.5	10.6	10.4	10.5

¹ Includes alcoholic beverages, personal care products and services, reading, education, tobacco products and supplies, cash

contributions, and miscellaneous.

spending of any of the age groups, the youngest group still allocated the smallest share of their total spending to health care in 1999—2.5 percent, up slightly from the 2.3-percent share spent in 1998. In comparison, the oldest group had the largest health care share, 13.3 percent. The level of health care spending also was substantially higher for the oldest group, \$3,052, versus \$551 spent by the youngest group.

Expenditures on personal insurance and pensions rose 1.6 percent in 1999, following increases of about 5 percent in 1998 and 1997. Of the two subcomponents of personal insurance and pensions, the smaller subcomponent, life and other personal insurance (\$394 in 1999), decreased by 1 percent. This was offset by a 2-percent increase in the larger subcomponent, pensions and Social Security (\$3,042), which includes items such as deductions for government and railroad retirement, Social Security and private pensions, and nonpayroll deposits to retirement plans. According to the data on personal insurance and pensions classified by income class, spending either decreased, or increased by less than 2 percent, for all income classes except the highest (\$70,000 and over), for which expenditures rose by 4.5 percent. For the highest income class, spending on life and other personal insurance rose 3.6 percent, while spending on pensions and Social Security rose 4.6 percent. Personal insurance and pensions account for 3 percent or less of total spending by the three lowest income classes (less than \$5,000, \$5,000 to \$9,999, and \$10,000 to \$14,999), but for almost 16 percent of spending by the highest income class. The lowest income groups include larger proportions of students, young persons just beginning their careers, and retired persons—groups that typically do not spend as much on personal insurance and pensions.

Among the remaining spending components (those with lower spending levels), both education and tobacco products and supplies rose almost 10 percent in 1999. Over half of the total education component is accounted for by spending on college tuition, for which expenditures rose by about

the same amount as the education total. Most of the spending on tobacco products and supplies is accounted for by cigarette expenditures, and the increase in spending levels in 1999 reflects the large increase in cigarette prices, about 31 percent as measured by the CPI. Spending on cash contributions rose 6.5 percent in 1999, following a 10.8-percent increase a year earlier. This component includes contributions to nonconsumer-unit members, as well as to charitable, educational, religious, and political organizations. Because such contributions can be quite large, spending levels can fluctuate quite a bit from year to year. Spending on this component rose about 13 percent for the two highest income quintiles.

Brief description of the Consumer Expenditure Survey

The current Consumer Expenditure Survey program began in 1980. Its principal objective is to collect information on the buying habits of American consumers. Consumer expenditure data are used in a variety of research by government, business, labor, and academic analysts. Additionally, the data are required for periodic revision of the Consumer Price Index (CPI).

The survey, which is conducted by the U.S. Census Bureau for the Bureau of Labor Statistics, consists of two components: A diary or recordkeeping survey completed by participating consumer units for two consecutive 1-week periods; and an interview survey in which expenditures of consumer units are obtained in five interviews conducted at 3-month intervals. Results in this report are based on integrated data from both surveys.

Survey participants record dollar amounts for goods and services purchased during the reporting period, whether or not payment is made at the time of purchase. Expenditure amounts include all sales and excise taxes for all items purchased by the consumer unit for itself or for others. Excluded from both surveys are all business-related expenditures

and expenditures for which the consumer unit is reimbursed.

Each component of the survey queries an independent sample of consumer units, which is representative of the U.S. population. For the diary survey, about 7,500 consumer units are sampled each year. Each consumer unit keeps a diary for two 1-week periods, yielding approximately 15,000 diaries a year. The interview sample is selected on a rotating panel basis, surveying about 7,500 consumer units each quarter. Each consumer unit is interviewed once per quarter, for five consecutive quarters. Data are collected on an ongoing basis in 105 areas of the United States.

The interview survey is designed to capture expenditure data that respondents can reasonably recall for a period of 3 months or longer. In general, these include relatively large expenditures, such as those for real property, automobiles, and major appliances, or expenditures that occur on a regular basis, such as those for rent, utilities, or insurance premiums. Including global estimates of spending for food, it is estimated that about 95 percent of expenditures are covered in the interview survey. Nonprescription drugs, household supplies, and personal care items are excluded. The interview survey also provides data on expenditures incurred while on leisure trips.

The diary survey is designed to capture expenditures on small, frequently purchased items that normally are difficult for respondents to recall. Detailed records of expenses are kept for food and beverages—both at home and in eating places, tobacco, housekeeping supplies, nonprescription drugs, and personal care products and services. Expenditures incurred while away from home overnight or longer by members of the consumer unit are excluded from the diary survey. Although the diary was designed to collect information on expenditures that could not be recalled easily over time, respondents are asked to report *all* expenses (except overnight travel) that the consumer unit incurs during the survey week.

Integrated data from the BLS diary and interview surveys provide a complete accounting of consumer expenditures and income, which neither survey component alone is designed to do. Data on some expenditure items are collected in only one of the components. For example, the diary does not collect data on expenditures for overnight travel, or information on reimbursements, as the interview does. Examples of expenditures for which reimbursements are excluded are medical care; automobile repair; and construction, repairs, alterations, and maintenance of property.

For items unique to one component, the choice of component to use as the source of data is obvious. However, there is considerable overlap in coverage between the surveys. Because of this, integrating the data presents the problem of determining the appropriate survey component from which to select expenditure items. When data are available from both survey sources, the more reliable of the two (as determined by statistical methods) is selected. As a result, some items are selected from the interview survey and others from the diary survey.

Population coverage and definition of components of the Consumer Expenditure Survey differ from those of the Consumer Price Index. Consumer expenditure data cover the total population, whereas the CPI covers only the urban population. In addition, home ownership is treated differently in the two surveys. Actual expenditures of homeowners are reported in the Consumer Expenditure Survey, whereas the Consumer Price Index uses a rental equivalence approach that attempts to measure the change in the cost of obtaining, in the rental marketplace, services equivalent to those provided by owner-occupied homes.

Interpreting the data

Expenditures are averages for consumer units with specified characteristics, regardless of whether a particular unit incurred an expense for a specific item during the recordkeeping period. The average expenditure for an item may be considerably lower than the expenditure by those consumer units that purchased the item. The less frequently an item is purchased, the greater the difference between the average for all consumer units and the average for those purchasing the item. Also, an individual consumer unit may spend more or less than the average, depending on its particular characteristics. Factors such as income, age of family members, geographic location, taste, and personal preference also influence expenditures. Furthermore, even within groups with similar characteristics, the distribution of expenditures varies substantially. These points should be considered when relating reported averages to individual circumstances.

Users of these survey data also should keep in mind that prices for many goods and services have risen since the survey was conducted. For example, rent as measured by the Consumer Price Index rose 4.4 percent between 1999 (annual average index) and September 2000.

In addition, sample surveys are subject to two types of errors—sampling and nonsampling. Sampling errors occur because the data are collected from a representative sample rather than from the entire population. Nonsampling errors result from the inability or unwillingness of respondents to provide correct information, differences in interviewer ability, mistakes in recording or coding, or other processing errors.

Tables and data

Tables in this report include integrated data from both the diary and interview components of the Consumer Expenditure Survey, enabling data users to associate the full range of expenditures with consumers' demographic characteristics. Tables show data classified by income quintile, income class, age of the reference person, size of the consumer unit, composition of the consumer unit, number of earners, housing tenure, type of area (urban-rural), race, Hispanic origin, region of residence, occupation, and education. (These are the same classifications published in prior reports and bulletins.)

Information on expenditures, income, and family characteristics of single persons, classified by either age and sex

or income and sex, is available. Tables that show consumer expenditure data cross-tabulated by income before taxes and either age of the reference person, size of the consumer unit, or region of residence also are available. These tables are not presented in this report, but may be obtained from the Bureau's Division of Consumer Expenditure Surveys.

Integrated Consumer Expenditure Survey data with more detailed expenditure categories are published in biennial reports. The most recent is *Consumer Expenditure Survey, 1996-97*, Report 935, September 1999. It contains tables of average annual expenditures, income, and characteristics for the same classifications shown in this report, but in greater detail. Also included are tables showing average annual data over a 2-year period for: Income before taxes cross-tabulated by either age, consumer unit size, or region; single consumers by sex cross-tabulated by either income or age; and selected Metropolitan Statistical Areas (MSAs). The 2-year report also includes analyses of expenditure data as they apply to various topics of interest. The next 2-year report will contain survey data for 1998 and 1999 and will be published in mid-2001.

Tables with the same level of detail shown in the 2-year report can be accessed through the Internet (<http://stats.bls.gov/csxhome.htm>). Other survey information, including answers to frequently asked questions, a glossary of terms, and order forms for survey products, also is available on the Internet. Data are available for 1984-99.

Other available data

The 1999 diary and interview microdata, that is, data for individual consumer units, will soon be available on CD-ROM. The interview files contain expenditure data in two different

formats: MTAB files that present monthly values in an item coding framework based on the CPI pricing scheme, and EXPN files that organize expenditures by the section of the interview questionnaire in which they are collected. Expenditure values on EXPN files cover different periods, depending on the specific question asked, and the files also contain relevant nonexpenditure information not found on the MTAB files. Currently available on CD-ROM are microdata files back to 1990 and for selected earlier years. Microdata files for earlier years also are available on public-use tapes. A time series with data for 1984 through 1994, consisting of demographic characteristics and summary-level expenditure microdata files, is available on CD-ROM.

Consumer Expenditure Survey data also are available via the Bureau's fax-on-demand service. This service contains information and data that may be accessed from a touch-tone phone 24 hours a day, 7 days a week, by dialing (202) 691-6325. Voice prompts explain how to obtain the information. Data available on the fax-on-demand service are for the most recent published year. Additional data also are presented in articles in the *Monthly Labor Review*.

For more detailed information on the availability of current and earlier data, contact the Division of Consumer Expenditure Surveys, Bureau of Labor Statistics, Room 3985, 2 Massachusetts Avenue, NE, Washington, DC 20212-0001. Telephone: (202) 691-6900. E-mail: cexinfo@bls.gov. Internet: <http://stats.bls.gov/csxhome.htm>.

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Glossary

Consumer unit. A consumer unit is defined as members of a household related by blood, marriage, adoption, or other legal arrangement; a single person living alone or sharing a household with others but who is financially independent; or two or more persons living together who share responsibility for at least 2 out of 3 major types of expenses—food, housing, and other expenses. Students living in university-sponsored housing also are included in the sample as separate consumer units.

Reference person. The first member mentioned by the respondent when asked to “Start with the name of the person or one of the persons who owns or rents the home.” It is with respect to this person that the relationship of other consumer unit members is determined.

Total expenditures. The transaction costs, including excise and sales taxes, of goods and services acquired during the interview period. Estimates include expenditures for gifts and contributions and payments for pensions and personal insurance.

Income. The combined income earned by all consumer unit members aged 14 or older during the 12 months preceding the interview. The components of income are wages and salaries; self-employment income; Social Security and private and government retirement income; interest, dividends, and rental and other property income; unemployment and workers’ compensation and veterans’ benefits; public assistance, supplemental security income, and Food Stamps; rent or meals or both as pay; and regular contributions for support such as alimony and child support.

Complete income reporters. In general, a consumer unit that provides values for at least one of the major sources of its income, such as wages and salaries, self-employment income, and Social Security income. Even complete income reporters may not provide a full accounting of all income from all sources.

Quintiles of income before taxes. Complete income reporters are ranked in ascending order of income value and divided into five equal groups. Incomplete income reporters are not ranked, and are shown separately in the quintiles of income tables.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Number of consumer units (in thousands)	108,465	81,692	16,307	16,351	16,332	16,341	16,361	26,773
Lower limit	n.a.	n.a.	n.a.	\$12,504	\$24,184	\$40,470	\$66,476	n.a.
Consumer unit characteristics:								
Income before taxes ¹	\$43,951	\$43,951	\$7,264	\$18,033	\$31,876	\$52,331	\$110,105	(¹)
Age of reference person	47.9	47.9	51.6	51.6	46.5	44.1	45.9	47.8
Average number in consumer unit:								
Persons	2.5	2.5	1.8	2.2	2.5	2.8	3.1	2.6
Children under 18 .....	.7	.7	.4	.6	.7	.8	.8	.7
Persons 65 and over .....	.3	.3	.4	.5	.3	.2	.1	.3
Earners	1.3	1.4	.7	.9	1.3	1.8	2.0	1.3
Vehicles	1.9	2.0	1.0	1.6	2.0	2.4	2.8	1.8
Percent homeowner	65	64	43	55	63	73	88	67
Average annual expenditures								
Food	\$36,995	\$39,143	\$16,750	\$24,840	\$33,029	\$45,998	\$75,015	\$30,787
Food at home	5,031	5,216	2,715	3,773	4,799	6,218	8,568	4,581
Cereals and bakery products	2,915	3,010	1,834	2,472	2,832	3,637	4,273	2,683
Meats, poultry, fish, and eggs	448	461	292	372	424	555	661	418
Dairy products	749	758	504	655	713	911	1,008	726
Fruits and vegetables	322	338	199	267	319	411	492	285
Other food at home	500	515	318	436	487	589	744	462
Food away from home	896	938	520	742	887	1,171	1,369	793
Alcoholic beverages	2,116	2,206	882	1,301	1,968	2,580	4,295	1,897
Housing	318	348	161	224	280	385	687	245
Shelter	12,057	12,314	6,197	8,446	10,424	13,892	22,589	11,341
Owned dwellings	7,016	7,061	3,584	4,720	5,990	7,890	13,110	6,877
Rented dwellings	4,525	4,506	1,355	2,069	3,322	5,274	10,496	4,582
Other lodging	2,027	2,081	2,076	2,421	2,392	2,200	1,316	1,861
Utilities, fuels, and public services	465	475	153	229	277	416	1,298	433
Household operations	2,377	2,368	1,549	1,971	2,272	2,670	3,377	2,406
Housekeeping supplies	666	717	248	391	389	740	1,818	508
Household furnishings and equipment	498	549	248	384	486	697	928	377
Apparel and services	1,499	1,619	569	981	1,288	1,896	3,356	1,173
Transportation	7,011	7,222	2,790	4,752	6,384	8,998	13,170	6,374
Vehicle purchases (net outlay)	3,305	3,407	1,218	2,277	2,899	4,346	6,287	2,995
Gasoline and motor oil	1,055	1,071	505	759	1,079	1,350	1,661	1,004
Other vehicle expenses	2,254	2,335	902	1,461	2,119	2,898	4,291	2,010
Public transportation	397	408	164	255	286	403	931	365
Health care	1,959	2,042	1,248	1,912	1,960	2,222	2,862	1,716
Entertainment	1,891	1,978	812	1,083	1,555	2,405	4,030	1,636
Personal care products and services	408	447	217	304	428	507	778	315
Reading	159	169	78	112	144	185	328	129
Education	635	593	459	265	335	520	1,385	765
Tobacco products and smoking supplies	300	315	236	291	329	390	329	255
Miscellaneous	867	936	353	576	800	1,069	1,878	668
Cash contributions	1,181	1,341	301	637	1,045	1,574	3,145	692
Personal insurance and pensions	3,436	4,352	395	1,126	2,786	5,647	11,788	643
Life and other personal insurance	394	408	133	209	311	450	936	353
Pensions and Social Security	3,042	3,944	262	917	2,475	5,197	10,852	290

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.
n.a. Not applicable.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999

Item	Complete reporting of income									
	Total complete reporting	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and over
Number of consumer units (in thousands)	81,692	3,909	7,588	8,639	6,995	11,560	9,453	7,381	10,999	15,168
Consumer unit characteristics:										
Income before taxes ¹	\$43,951	\$1,633	\$7,631	\$12,338	\$17,311	\$24,467	\$34,353	\$44,321	\$58,473	\$113,441
Age of reference person	47.9	39.1	55.3	55.8	50.9	48.8	45.8	44.7	43.9	45.8
Average number in consumer unit:										
Persons	2.5	1.9	1.7	2.0	2.2	2.5	2.5	2.6	2.9	3.1
Children under 18	.7	.5	.4	.5	.6	.7	.7	.7	.8	.9
Persons 65 and over	.3	.2	.5	.5	.5	.4	.3	.2	.1	.1
Earners	1.4	.9	.5	.7	.9	1.1	1.4	1.6	1.9	2.1
Vehicles	2.0	1.0	.9	1.3	1.5	1.8	2.1	2.3	2.5	2.8
Percent homeowner	64	29	43	54	53	61	63	67	77	88
Average annual expenditures	\$39,143	\$17,983	\$14,921	\$19,710	\$24,367	\$28,916	\$35,048	\$40,826	\$49,606	\$76,742
Food	5,216	2,873	2,576	2,917	3,821	4,322	5,060	5,823	6,527	8,725
Food at home	3,010	1,804	1,817	1,993	2,520	2,697	2,918	3,457	3,724	4,328
Cereals and bakery products	461	271	301	306	385	395	440	518	581	667
Meats, poultry, fish, and eggs	758	492	507	526	671	709	742	854	913	1,023
Dairy products	338	204	190	220	266	296	334	383	428	499
Fruits and vegetables	515	323	307	361	440	471	486	591	598	753
Other food at home	938	514	510	580	758	825	916	1,112	1,204	1,386
Food away from home	2,206	1,069	759	923	1,301	1,625	2,142	2,365	2,803	4,398
Alcoholic beverages	348	271	100	180	205	267	292	345	443	696
Housing	12,314	6,403	5,737	7,106	8,323	9,419	10,863	12,643	14,873	23,067
Shelter	7,061	3,887	3,265	4,011	4,601	5,304	6,323	7,404	8,306	13,381
Owned dwellings	4,506	1,281	1,170	1,718	1,923	2,745	3,556	4,375	5,945	10,739
Rented dwellings	2,081	2,357	1,965	2,128	2,480	2,300	2,469	2,674	1,850	1,325
Other lodging	475	249	130	165	198	260	297	355	511	1,317
Utilities, fuels, and public services	2,368	1,311	1,506	1,825	1,944	2,159	2,298	2,491	2,795	3,412
Household operations	717	267	221	300	442	377	385	624	801	1,898
Housekeeping supplies	549	238	258	285	347	451	515	575	784	945
Household furnishings and equipment	1,619	700	488	684	990	1,127	1,343	1,549	2,188	3,431
Apparel and services	1,871	993	699	893	1,356	1,553	1,904	1,677	2,139	3,625
Transportation	7,222	3,117	2,240	3,697	4,576	5,485	6,973	8,352	9,380	13,363
Vehicle purchases (net outlay)	3,407	1,453	947	1,797	2,110	2,500	3,239	4,138	4,317	6,437
Gasoline and motor oil	1,071	552	425	603	736	928	1,124	1,246	1,451	1,666
Other vehicle expenses	2,335	951	707	1,119	1,478	1,781	2,296	2,610	3,145	4,322
Public transportation	408	161	162	178	252	276	314	358	468	939
Health care	2,042	935	1,162	1,641	1,921	2,019	1,970	2,023	2,391	2,870
Entertainment	1,978	908	643	969	1,014	1,323	1,681	1,882	2,754	4,121
Personal care products and services	447	233	219	209	294	385	452	500	525	794
Reading	169	68	68	102	106	132	147	166	209	330
Education	593	863	354	267	255	309	347	425	602	1,430
Tobacco products and smoking supplies	315	259	223	257	295	305	336	376	391	328
Miscellaneous	936	359	348	377	579	705	875	948	1,102	1,951
Cash contributions	1,341	299	245	504	608	845	1,057	1,118	1,847	3,270
Personal insurance and pensions	4,352	401	306	590	1,014	1,849	3,092	4,548	6,421	12,172
Life and other personal insurance	408	139	119	168	169	264	342	349	517	970
Pensions and Social Security	3,944	262	187	423	844	1,585	2,750	4,199	5,904	11,202

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Number of consumer units (in thousands)	108,465	8,164	19,332	24,405	20,903	13,647	22,015	11,578	10,437
Consumer unit characteristics:									
Income before taxes ¹	\$43,951	\$18,276	\$42,470	\$53,579	\$59,822	\$49,436	\$26,581	\$28,928	\$23,937
Age of reference person	47.9	21.4	29.7	39.5	49.2	59.1	74.8	69.3	80.8
Average number in consumer unit:									
Persons	2.5	1.8	2.9	3.2	2.7	2.2	1.7	1.9	1.5
Children under 18 .....	.7	.4	1.1	1.3	.6	.2	.1	.1	(²)
Persons 65 and over .....	.3	(²)	(²)	(²)	(²)	.1	1.4	1.4	1.3
Earners	1.3	1.3	1.5	1.7	1.8	1.3	.4	.6	.2
Vehicles	1.9	1.1	1.7	2.1	2.5	2.2	1.5	1.8	1.2
Percent homeowner	65	13	45	67	77	80	80	82	77
Average annual expenditures									
Food	\$36,995	\$21,704	\$36,158	\$42,792	\$46,511	\$39,394	\$26,521	\$29,864	\$22,884
Food at home	5,031	3,354	5,140	6,109	5,945	5,056	3,511	4,146	2,841
Cereals and bakery products	2,915	1,828	2,890	3,537	3,340	2,920	2,266	2,575	1,943
Meats, poultry, fish, and eggs	448	271	432	561	509	433	357	399	314
Dairy products	749	469	751	897	878	761	563	664	457
Fruits and vegetables	322	195	322	410	354	305	255	289	220
Other food at home	500	283	475	572	563	525	450	497	401
Food away from home	896	610	910	1,097	1,037	895	641	726	551
Alcoholic beverages	2,116	1,526	2,250	2,572	2,605	2,136	1,245	1,571	898
Housing	318	369	365	384	320	330	172	219	122
Shelter	12,057	6,585	12,519	14,215	14,513	12,093	8,944	9,607	8,223
Owned dwellings	7,016	4,140	7,612	8,606	8,534	6,660	4,576	4,931	4,181
Rented dwellings	4,525	596	3,935	6,110	6,203	4,812	2,971	3,426	2,466
Other lodging	2,027	3,296	3,447	2,121	1,532	1,206	1,182	968	1,420
Utilities, fuels, and public services	465	248	230	375	799	642	423	538	295
Household operations	2,377	1,166	2,249	2,586	2,819	2,608	2,145	2,369	1,897
Housekeeping supplies	666	181	772	830	606	476	746	458	1,065
Household furnishings and equipment	498	221	441	604	574	570	423	493	349
Apparel and services	1,499	877	1,445	1,590	1,980	1,779	1,054	1,356	730
Transportation	1,743	1,192	2,047	2,053	2,048	1,722	1,070	1,235	901
Vehicle purchases (net outlay)	7,011	5,037	7,150	8,041	9,010	7,330	4,385	5,457	3,196
Gasoline and motor oil	3,305	2,859	3,500	3,807	4,117	3,406	1,911	2,422	1,344
Other vehicle expenses	1,055	708	1,066	1,259	1,349	1,093	644	807	463
Public transportation	2,254	1,253	2,249	2,565	3,085	2,339	1,443	1,724	1,131
Health care	397	217	335	411	459	492	387	504	258
Entertainment	1,959	551	1,170	1,631	2,183	2,450	3,019	2,991	3,052
Personal care products and services	1,891	1,149	1,776	2,254	2,367	2,175	1,238	1,567	874
Reading	408	254	381	471	475	449	333	370	295
Education	159	70	116	157	210	195	163	184	141
Tobacco products and smoking supplies	635	1,277	453	637	1,125	552	139	165	111
Miscellaneous	300	220	295	370	395	329	148	204	86
Cash contributions	867	353	727	946	1,089	1,021	790	775	807
Personal insurance and pensions	1,181	182	585	1,067	1,415	1,750	1,627	1,663	1,588
Life and other personal insurance	3,436	1,110	3,433	4,455	5,415	3,941	980	1,280	647
Pensions and Social Security	394	61	238	418	616	533	333	429	226
	3,042	1,049	3,195	4,037	4,799	3,408	647	851	421

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Value less than 0.05.

Table 4. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999

Item	All consumer units	One person	Two or more persons				
			Total two or more persons	Two persons	Three persons	Four persons	Five or more persons
Number of consumer units (in thousands)	108,465	31,550	76,915	33,798	17,200	15,039	10,878
Consumer unit characteristics:							
Income before taxes ¹	\$43,951	\$25,247	\$51,895	\$47,779	\$52,334	\$59,551	\$53,340
Age of reference person	47.9	51.2	46.5	52.8	42.9	40.5	41.3
Average number in consumer unit:							
Persons	2.5	1.0	3.1	2.0	3.0	4.0	5.6
Children under 18 .....	.7	(²)	.9	.1	.8	1.6	2.8
Persons 65 and over .....	.3	.3	.3	.5	.1	.1	.1
Earners	1.3	.6	1.6	1.2	1.8	2.0	2.2
Vehicles	1.9	1.0	2.3	2.1	2.3	2.6	2.6
Percent homeowner	65	49	71	73	68	75	68
Average annual expenditures							
Food	\$36,995	\$22,373	\$42,961	\$38,856	\$42,848	\$49,096	\$47,564
Food at home	5,031	2,685	5,975	5,085	5,770	7,021	7,716
Cereals and bakery products	2,915	1,449	3,504	2,843	3,412	4,098	4,966
Meats, poultry, fish, and eggs	448	222	539	423	535	658	754
Dairy products	749	340	913	743	875	1,020	1,377
Fruits and vegetables	322	155	389	307	377	469	567
Other food at home	500	264	594	509	563	678	805
Food away from home	896	468	1,068	861	1,063	1,273	1,462
Alcoholic beverages	2,116	1,236	2,471	2,243	2,357	2,923	2,750
Housing	318	286	331	378	314	291	259
Shelter	12,057	8,206	13,632	12,171	13,620	15,953	14,991
Owned dwellings	7,016	5,142	7,785	6,952	7,804	9,068	8,567
Rented dwellings	4,525	2,307	5,434	4,608	5,342	6,936	6,073
Other lodging	2,027	2,517	1,826	1,745	2,003	1,599	2,108
Utilities, fuels, and public services	465	317	525	599	459	534	386
Household operations	2,377	1,551	2,716	2,432	2,732	3,017	3,160
Housekeeping supplies	666	469	747	489	809	1,189	837
Household furnishings and equipment	498	238	603	542	551	726	711
Apparel and services	1,499	807	1,782	1,756	1,723	1,953	1,717
Transportation	1,743	933	2,069	1,645	1,982	2,698	2,690
Vehicle purchases (net outlay)	7,011	3,536	8,437	7,427	8,726	9,486	9,665
Gasoline and motor oil	3,305	1,507	4,043	3,525	4,172	4,584	4,702
Other vehicle expenses	1,055	565	1,256	1,065	1,280	1,440	1,556
Public transportation	2,254	1,215	2,680	2,333	2,869	3,046	2,952
Health care	397	250	458	505	405	415	455
Entertainment	1,959	1,336	2,214	2,475	1,946	2,070	2,024
Personal care products and services	1,891	1,040	2,238	2,037	2,291	2,638	2,236
Reading	408	254	470	434	474	519	516
Education	159	122	175	185	171	182	136
Tobacco products and smoking supplies	635	421	722	507	795	1,013	874
Miscellaneous	300	189	346	301	372	387	385
Cash contributions	867	663	950	890	1,054	979	937
Personal insurance and pensions	1,181	1,013	1,250	1,521	1,070	919	1,147
Life and other personal insurance	3,436	1,689	4,153	3,798	4,264	4,941	3,988
Pensions and Social Security	394	133	502	454	475	643	497
	3,042	1,556	3,651	3,345	3,790	4,298	3,491

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Value less than 0.05.

Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total husband and wife consumer units	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
			Total husband and wife with children	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Number of consumer units (in thousands) ...	56,429	23,406	28,535	5,304	15,378	7,853	4,488	6,571	45,465
Consumer unit characteristics:									
Income before taxes ¹	\$59,126	\$54,062	\$63,666	\$57,922	\$63,558	\$68,094	\$56,519	\$25,685	\$28,281
Age of reference person	48.2	56.8	41.2	31.7	39.5	50.9	48.4	36.3	49.2
Average number in consumer unit:									
Persons	3.2	2.0	3.9	3.5	4.1	3.9	4.9	2.9	1.6
Children under 18 .....	.9	n.a.	1.6	1.5	2.1	.6	1.5	1.8	.2
Persons 65 and over .....	.3	.7	.1	(²)	(²)	.2	.4	(²)	.3
Earners	1.7	1.2	2.0	1.6	1.8	2.6	2.4	1.1	.9
Vehicles	2.6	2.4	2.7	2.1	2.6	3.2	2.9	1.2	1.3
Percent homeowner	81	84	79	67	79	86	76	39	49
Average annual expenditures	\$47,149	\$42,133	\$51,154	\$46,085	\$51,453	\$54,214	\$47,942	\$27,900	\$25,835
Food	6,372	5,380	7,034	5,379	7,472	7,415	7,419	4,526	3,507
Food at home	3,695	3,000	4,146	3,360	4,381	4,287	4,528	2,942	1,987
Cereals and bakery products	567	446	653	503	713	646	656	509	299
Meats, poultry, fish, and eggs	939	771	1,031	769	1,078	1,152	1,264	770	520
Dairy products	419	329	484	407	521	465	481	301	211
Fruits and vegetables	633	548	680	560	716	702	793	457	348
Other food at home	1,136	906	1,297	1,120	1,353	1,322	1,334	904	610
Food away from home	2,677	2,380	2,888	2,020	3,090	3,129	2,891	1,584	1,520
Alcoholic beverages	337	388	299	261	322	276	309	144	321
Housing	14,789	12,964	16,349	17,168	16,411	15,736	14,376	10,105	8,970
Shelter	8,411	7,270	9,416	10,074	9,473	8,859	7,976	5,875	5,449
Owned dwellings	6,405	5,335	7,381	7,563	7,570	6,888	5,779	2,648	2,463
Rented dwellings	1,370	1,195	1,460	2,244	1,418	1,012	1,707	3,088	2,688
Other lodging	637	740	575	267	485	959	490	139	298
Utilities, fuels, and public services	2,860	2,585	3,015	2,570	3,009	3,326	3,312	2,194	1,805
Household operations	848	534	1,126	2,142	1,066	559	717	696	436
Housekeeping supplies	676	622	727	535	770	793	632	356	310
Household furnishings and equipment	1,994	1,953	2,066	1,848	2,093	2,201	1,739	984	971
Apparel and services	2,169	1,679	2,520	2,078	2,696	2,496	2,517	1,946	1,202
Transportation	9,289	8,066	10,214	9,368	9,585	12,029	9,785	4,694	4,521
Vehicle purchases (net outlay)	4,421	3,790	4,946	4,855	4,727	5,435	4,372	2,260	2,072
Gasoline and motor oil	1,376	1,146	1,522	1,281	1,454	1,819	1,643	720	704
Other vehicle expenses	2,977	2,549	3,289	2,904	2,988	4,153	3,223	1,484	1,470
Public transportation	515	580	457	328	417	621	547	230	275
Health care	2,522	2,908	2,200	1,705	2,154	2,630	2,553	1,003	1,401
Entertainment	2,519	2,275	2,784	2,111	3,140	2,549	2,095	1,367	1,193
Personal care products and services	506	471	541	450	552	597	460	362	299
Reading	201	215	197	160	201	214	150	71	121
Education	829	528	1,115	317	1,030	1,822	582	426	424
Tobacco products and smoking supplies ...	324	269	342	239	344	406	500	239	279
Miscellaneous	1,019	911	1,063	1,090	965	1,206	1,321	824	686
Cash contributions	1,463	1,787	1,197	808	1,198	1,457	1,462	368	949
Personal insurance and pensions	4,812	4,291	5,301	4,951	5,382	5,380	4,413	1,827	1,962
Life and other personal insurance	602	548	644	398	703	693	616	170	170
Pensions and Social Security	4,210	3,743	4,658	4,553	4,679	4,687	3,798	1,657	1,792

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Value less than 0.05.

n.a. Not applicable.

Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999

Item	All consumer units	Single consumers		Consumer units of two or more persons			
		No earner	One earner	No earner	One earner	Two earners	Three or more
Number of consumer units (in thousands)	108,465	11,965	19,585	9,810	21,647	35,123	10,336
Consumer unit characteristics:							
Income before taxes ¹	\$43,951	\$16,231	\$30,236	\$22,281	\$40,719	\$61,923	\$68,409
Age of reference person	47.9	68.9	40.4	65.4	45.7	42.0	45.8
Average number in consumer unit:							
Persons	2.5	1.0	1.0	2.3	3.0	3.1	4.4
Children under 18 .....	.7	n.a.	n.a.	.4	1.1	.9	1.2
Persons 65 and over .....	.3	.7	.1	1.3	.3	.1	.1
Earners	1.3	n.a.	1.0	n.a.	1.0	2.0	3.3
Vehicles	1.9	.8	1.1	1.8	1.9	2.4	3.2
Percent homeowner	65	63	41	75	65	73	79
Average annual expenditures	\$36,995	\$17,272	\$25,497	\$27,645	\$36,459	\$47,785	\$54,698
Food	5,031	2,084	3,056	4,154	5,342	6,307	7,895
Food at home	2,915	1,452	1,447	2,790	3,271	3,566	4,487
Cereals and bakery products	448	241	211	439	505	548	677
Meats, poultry, fish, and eggs	749	342	338	734	854	918	1,201
Dairy products	322	163	151	308	368	396	493
Fruits and vegetables	500	283	252	529	560	589	754
Other food at home	896	424	496	780	985	1,115	1,361
Food away from home	2,116	632	1,609	1,365	2,071	2,742	3,408
Alcoholic beverages	318	118	389	195	245	401	385
Housing	12,057	7,024	8,929	9,105	12,484	15,044	15,534
Shelter	7,016	3,745	5,995	4,676	7,125	8,779	8,737
Owned dwellings	4,525	1,879	2,568	2,854	4,620	6,369	6,413
Rented dwellings	2,027	1,655	3,043	1,371	2,043	1,873	1,639
Other lodging	465	211	383	451	462	537	685
Utilities, fuels, and public services	2,377	1,578	1,535	2,295	2,555	2,759	3,310
Household operations	666	870	224	446	664	922	611
Housekeeping supplies	498	258	225	477	536	639	734
Household furnishings and equipment	1,499	573	950	1,211	1,605	1,944	2,142
Apparel and services	1,743	718	1,066	1,136	1,849	2,254	2,784
Transportation	7,011	2,170	4,370	4,999	6,427	9,603	11,947
Vehicle purchases (net outlay)	3,305	860	1,902	2,351	2,954	4,771	5,457
Gasoline and motor oil	1,055	355	693	730	1,044	1,358	1,852
Other vehicle expenses	2,254	773	1,485	1,541	2,041	2,972	4,109
Public transportation	397	182	291	377	389	502	529
Health care	1,959	1,928	974	3,160	2,098	1,994	2,312
Entertainment	1,891	701	1,248	1,494	2,030	2,469	2,590
Personal care products and services	408	217	277	306	409	504	637
Reading	159	108	131	150	149	189	200
Education	635	152	586	200	546	789	1,357
Tobacco products and smoking supplies	300	147	214	186	317	365	494
Miscellaneous	867	767	600	658	757	1,050	1,290
Cash contributions	1,181	1,020	1,008	1,544	844	1,370	1,411
Personal insurance and pensions	3,436	117	2,649	357	2,960	5,446	5,861
Life and other personal insurance	394	109	148	324	449	509	756
Pensions and Social Security	3,042	² 8	2,501	² 33	2,511	4,937	5,105

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Data are likely to have large sampling errors.

n.a. Not applicable.

Table 7. Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999

Item	All consumer units	Housing tenure		Type of area		Race of reference person		Hispanic origin of reference person	
		Homeowner	Renter	Urban	Rural	White and other	Black	Hispanic	Non-Hispanic
Number of consumer units (in thousands) ...	108,465	70,469	37,996	95,174	13,291	95,293	13,172	9,111	99,354
Consumer unit characteristics:									
Income before taxes ¹	\$43,951	\$53,056	\$27,514	\$45,597	\$32,414	\$45,688	\$30,427	\$33,803	\$44,955
Age of reference person	47.9	52.1	40.1	47.5	50.9	48.3	44.9	41.2	48.5
Average number in consumer unit:									
Persons	2.5	2.6	2.3	2.5	2.5	2.5	2.7	3.5	2.4
Children under 18 .....	.7	.7	.7	.7	.6	.6	.9	1.3	.6
Persons 65 and over .....	.3	.4	.2	.3	.4	.3	.2	.2	.3
Earners	1.3	1.4	1.2	1.4	1.3	1.4	1.3	1.6	1.3
Vehicles	1.9	2.3	1.2	1.9	2.4	2.0	1.3	1.6	2.0
Percent homeowner	65	100	n.a.	63	82	68	47	44	67
Average annual expenditures	\$36,995	\$42,753	\$26,310	\$37,871	\$30,817	\$38,323	\$27,340	\$33,044	\$37,356
Food	5,031	5,580	4,009	5,145	4,262	5,149	4,146	5,493	4,986
Food at home	2,915	3,205	2,376	2,949	2,688	2,948	2,665	3,556	2,854
Cereals and bakery products	448	495	361	455	405	454	405	495	444
Meats, poultry, fish, and eggs	749	808	638	758	687	732	878	1,097	716
Dairy products	322	357	257	323	319	334	233	377	317
Fruits and vegetables	500	549	407	509	436	508	439	663	484
Other food at home	896	995	713	905	841	921	710	924	894
Food away from home	2,116	2,376	1,633	2,196	1,574	2,201	1,482	1,937	2,132
Alcoholic beverages	318	320	313	335	202	339	158	269	322
Housing	12,057	13,647	9,105	12,550	8,526	12,380	9,707	11,001	12,154
Shelter	7,016	7,552	6,022	7,429	4,057	7,225	5,501	6,778	7,038
Owned dwellings	4,525	6,926	71	4,720	3,127	4,780	2,675	3,186	4,647
Rented dwellings	2,027	56	5,681	2,211	705	1,936	2,683	3,420	1,899
Other lodging	465	569	270	498	226	509	142	171	491
Utilities, fuels, and public services	2,377	2,796	1,600	2,376	2,391	2,374	2,403	2,124	2,401
Household operations	666	837	348	710	349	695	457	470	684
Housekeeping supplies	498	606	298	499	491	516	362	445	503
Household furnishings and equipment	1,499	1,856	836	1,536	1,237	1,570	984	1,184	1,529
Apparel and services	1,743	1,926	1,403	1,818	1,224	1,725	1,877	2,071	1,712
Transportation	7,011	8,118	4,959	6,973	7,288	7,275	5,106	6,801	7,031
Vehicle purchases (net outlay)	3,305	3,807	2,375	3,221	3,909	3,434	2,374	3,362	3,300
Gasoline and motor oil	1,055	1,209	768	1,036	1,187	1,096	757	1,116	1,049
Other vehicle expenses	2,254	2,645	1,528	2,289	2,007	2,333	1,683	1,979	2,279
Public transportation	397	456	289	427	185	412	292	344	402
Health care	1,959	2,441	1,065	1,934	2,134	2,078	1,093	1,119	2,036
Entertainment	1,891	2,298	1,135	1,921	1,674	2,022	936	1,245	1,950
Personal care products and services	408	471	291	419	337	409	401	404	409
Reading	159	193	98	164	126	170	81	71	168
Education	635	672	565	688	250	666	410	366	659
Tobacco products and smoking supplies ...	300	294	312	287	391	313	208	172	312
Miscellaneous	867	1,030	564	872	834	908	570	637	888
Cash contributions	1,181	1,544	507	1,209	982	1,269	541	678	1,227
Personal insurance and pensions	3,436	4,219	1,985	3,555	2,586	3,620	2,107	2,718	3,502
Life and other personal insurance	394	525	152	402	343	406	308	191	413
Pensions and Social Security	3,042	3,693	1,833	3,153	2,243	3,214	1,799	2,528	3,089

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.
n.a. Not applicable.

Table 8. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands)	108,465	20,979	25,765	37,816	23,906
Consumer unit characteristics:					
Income before taxes ¹	\$43,951	\$48,307	\$41,983	\$40,387	\$47,494
Age of reference person	47.9	49.3	48.4	47.6	46.6
Average number in consumer unit:					
Persons	2.5	2.5	2.5	2.5	2.6
Children under 18 .....	.7	.6	.7	.7	.7
Persons 65 and over .....	.3	.3	.3	.3	.3
Earners	1.3	1.4	1.4	1.3	1.4
Vehicles	1.9	1.6	2.1	1.9	2.0
Percent homeowner	65	63	69	67	59
Average annual expenditures					
Food	\$5,031	\$5,480	\$4,865	\$4,615	\$5,462
Food at home	2,915	3,084	2,740	2,729	3,245
Cereals and bakery products	448	487	428	416	485
Meats, poultry, fish, and eggs	749	830	655	739	793
Dairy products	322	361	307	290	355
Fruits and vegetables	500	564	438	451	584
Other food at home	896	843	912	832	1,029
Food away from home	2,116	2,396	2,126	1,887	2,216
Alcoholic beverages	318	367	324	256	365
Housing	12,057	13,366	11,525	10,338	14,199
Shelter	7,016	8,256	6,491	5,540	8,827
Owned dwellings	4,525	5,313	4,451	3,541	5,468
Rented dwellings	2,027	2,423	1,599	1,645	2,743
Other lodging	465	520	441	354	616
Utilities, fuels, and public services	2,377	2,455	2,401	2,445	2,178
Household operations	666	658	587	555	933
Housekeeping supplies	498	502	541	458	512
Household furnishings and equipment	1,499	1,496	1,506	1,339	1,749
Apparel and services	1,743	1,817	1,591	1,598	2,070
Transportation	7,011	6,466	6,939	6,863	7,802
Vehicle purchases (net outlay)	3,305	2,706	3,382	3,466	3,495
Gasoline and motor oil	1,055	907	1,038	1,069	1,180
Other vehicle expenses	2,254	2,315	2,169	2,043	2,625
Public transportation	397	538	349	286	503
Health care	1,959	1,804	2,087	1,956	1,962
Entertainment	1,891	1,828	2,067	1,567	2,269
Personal care products and services	408	404	401	385	457
Reading	159	195	166	117	189
Education	635	939	568	452	728
Tobacco products and smoking supplies	300	318	346	302	232
Miscellaneous	867	827	854	778	1,057
Cash contributions	1,181	1,100	1,151	1,132	1,362
Personal insurance and pensions	3,436	3,494	3,418	2,946	4,181
Life and other personal insurance	394	403	378	411	379
Pensions and Social Security	3,042	3,092	3,041	2,535	3,801

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999

Item	Self-employed workers	Wage and salary earners						Retired	All other, including not reporting
		Total wage and salary earners	Managers and professionals	Technical, sales and clerical workers	Service workers	Construction workers and mechanics	Operators, fabricators and laborers		
Number of consumer units (in thousands)	6,077	71,180	24,961	20,248	9,389	4,900	11,681	19,665	11,544
Consumer unit characteristics:									
Income before taxes ¹	\$56,480	\$50,710	\$71,439	\$42,965	\$32,159	\$47,750	\$35,179	\$24,217	\$26,886
Age of reference person	49.7	41.1	43.2	39.8	40.4	40.8	39.9	72.6	46.5
Average number in consumer unit:									
Persons	2.5	2.7	2.6	2.5	2.7	3.1	3.0	1.7	2.8
Children under 18 .....	.6	.8	.7	.7	.8	1.0	1.0	.1	.9
Persons 65 and over .....	.2	.1	.1	.1	.1	.1	.1	1.2	.2
Earners	1.7	1.7	1.7	1.7	1.7	1.9	1.8	.2	.7
Vehicles	2.2	2.1	2.2	1.9	1.7	2.7	2.1	1.6	1.5
Percent homeowner	79	62	72	57	47	69	57	81	51
Average annual expenditures	\$47,496	\$40,603	\$53,159	\$36,595	\$28,870	\$37,351	\$31,607	\$26,284	\$27,357
Food	6,143	5,495	6,591	5,091	4,284	5,461	4,873	3,424	4,253
Food at home	3,286	3,074	3,402	2,858	2,659	3,310	2,987	2,241	2,866
Cereals and bakery products	497	470	530	440	411	493	434	355	444
Meats, poultry, fish, and eggs	827	787	802	717	746	928	843	562	786
Dairy products	371	338	382	314	284	353	321	252	320
Fruits and vegetables	566	515	602	470	443	507	472	436	476
Other food at home	1,026	965	1,086	916	775	1,029	917	637	840
Food away from home	2,857	2,421	3,189	2,233	1,625	2,152	1,886	1,183	1,387
Alcoholic beverages	394	370	499	300	284	296	319	177	188
Housing	14,249	13,113	17,230	12,088	9,710	11,646	9,461	8,988	9,613
Shelter	8,071	7,850	10,467	7,258	5,820	6,805	5,353	4,560	5,501
Owned dwellings	5,908	5,071	7,470	4,384	2,876	4,708	3,051	3,026	2,984
Rented dwellings	1,474	2,292	2,151	2,520	2,696	1,758	2,100	1,110	2,240
Other lodging	688	487	846	354	248	340	202	425	278
Utilities, fuels, and public services	2,748	2,434	2,784	2,292	2,068	2,460	2,214	2,147	2,228
Household operations	777	674	1,037	607	318	539	357	770	380
Housekeeping supplies	729	510	637	511	347	450	399	436	411
Household furnishings and equipment	1,924	1,645	2,305	1,419	1,156	1,392	1,137	1,075	1,093
Apparel and services	2,326	1,953	2,510	1,812	1,462	1,457	1,627	1,073	1,258
Transportation	8,066	7,924	9,768	7,225	5,860	8,116	6,776	4,469	5,157
Vehicle purchases (net outlay)	3,460	3,795	4,657	3,505	2,732	3,742	3,333	1,934	2,539
Gasoline and motor oil	1,184	1,188	1,297	1,085	985	1,475	1,175	672	819
Other vehicle expenses	2,873	2,529	3,168	2,302	1,836	2,595	2,088	1,475	1,557
Public transportation	549	412	646	332	308	304	180	388	242
Health care	2,755	1,655	2,155	1,456	1,193	1,541	1,354	3,026	1,595
Entertainment	2,498	2,060	2,768	1,828	1,337	1,791	1,648	1,444	1,285
Personal care products and services	569	443	558	400	356	382	373	303	284
Reading	216	162	249	140	92	119	88	165	105
Education	985	756	1,132	672	510	538	384	116	587
Tobacco products and smoking supplies	341	326	225	306	343	497	491	165	349
Miscellaneous	1,086	899	1,194	798	549	997	692	809	649
Cash contributions	2,233	1,089	1,788	913	500	769	507	1,564	543
Personal insurance and pensions ..	5,634	4,359	6,492	3,568	2,390	3,742	3,014	559	1,492
Life and other personal insurance	601	423	654	322	240	324	293	275	313
Pensions and Social Security	5,033	3,936	5,838	3,246	2,149	3,418	2,721	284	1,179

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999

Item	All consumer units	Less than college graduate					College graduate		
		Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate degree	Total	Bachelor's degree	Master's, professional, doctorate
Number of consumer units (in thousands)	108,465	80,529	17,154	32,049	22,108	9,219	27,936	18,173	9,763
Consumer unit characteristics:									
Income before taxes ¹	\$43,951	\$34,739	\$22,396	\$36,900	\$37,319	\$44,232	\$70,324	\$63,412	\$83,623
Age of reference person	47.9	48.3	55.0	49.0	43.1	45.9	46.7	45.3	49.1
Average number in consumer unit:									
Persons	2.5	2.5	2.7	2.6	2.4	2.6	2.4	2.4	2.5
Children under 18	.7	.7	.8	.7	.6	.8	.6	.6	.6
Persons 65 and over	.3	.3	.5	.3	.2	.2	.2	.2	.3
Earners	1.3	1.3	1.1	1.3	1.4	1.5	1.5	1.5	1.5
Vehicles	1.9	1.9	1.5	2.0	1.9	2.2	2.1	2.0	2.2
Percent homeowner	65	62	57	66	58	69	73	71	77
Average annual expenditures									
Food	\$5,031	\$4,555	\$3,790	\$4,598	\$4,863	\$5,164	\$6,433	\$6,146	\$6,971
Food at home	2,915	2,787	2,641	2,836	2,778	2,923	3,295	3,226	3,426
Cereals and bakery products	448	427	407	436	422	448	511	501	530
Meats, poultry, fish, and eggs	749	748	778	768	702	727	751	756	742
Dairy products	322	304	276	310	311	317	378	368	398
Fruits and vegetables	500	462	462	462	456	479	610	569	687
Other food at home	896	846	718	860	888	952	1,044	1,031	1,069
Food away from home	2,116	1,768	1,149	1,761	2,084	2,241	3,138	2,920	3,545
Alcoholic beverages	318	260	169	236	335	345	489	471	522
Housing	12,057	10,081	7,511	9,972	11,324	12,295	17,766	16,476	20,170
Shelter	7,016	5,702	4,195	5,526	6,625	6,909	10,802	10,079	12,147
Owned dwellings	4,525	3,449	2,025	3,465	4,023	4,669	7,625	7,020	8,750
Rented dwellings	2,027	1,955	2,052	1,800	2,143	1,860	2,234	2,283	2,143
Other lodging	465	298	118	261	459	380	943	776	1,254
Utilities, fuels, and public services	2,377	2,236	2,007	2,290	2,215	2,523	2,785	2,677	2,985
Household operations	666	490	255	492	578	714	1,172	981	1,529
Housekeeping supplies	498	440	319	443	484	567	672	672	672
Household furnishings and equipment	1,499	1,212	735	1,222	1,422	1,582	2,335	2,067	2,836
Apparel and services	1,743	1,502	1,073	1,525	1,678	1,840	2,451	2,287	2,758
Transportation	7,011	6,251	4,553	6,220	6,879	8,011	9,205	8,916	9,743
Vehicle purchases (net outlay)	3,305	2,996	2,356	2,930	3,219	3,881	4,198	4,106	4,368
Gasoline and motor oil	1,055	1,006	792	1,028	1,068	1,178	1,195	1,178	1,228
Other vehicle expenses	2,254	1,986	1,261	2,018	2,245	2,609	3,026	2,950	3,166
Public transportation	397	263	144	245	347	342	786	682	981
Health care	1,959	1,775	1,551	1,858	1,729	2,013	2,490	2,340	2,770
Entertainment	1,891	1,588	881	1,567	1,974	2,067	2,766	2,521	3,224
Personal care products and services	408	362	253	370	421	409	545	510	611
Reading	159	117	62	113	145	167	281	246	346
Education	635	408	111	292	734	589	1,288	1,099	1,640
Tobacco products and smoking supplies	300	346	376	379	298	287	169	183	143
Miscellaneous	867	732	485	761	815	892	1,260	1,053	1,648
Cash contributions	1,181	749	458	652	1,023	971	2,426	1,926	3,355
Personal insurance and pensions	3,436	2,528	1,286	2,549	2,947	3,756	6,056	5,684	6,748
Life and other personal insurance	394	297	228	305	296	402	675	639	743
Pensions and Social Security	3,042	2,230	1,058	2,245	2,651	3,354	5,380	5,045	6,005

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.